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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Complete if Known

Application Number	09/756,906
Filing Date	January 10, 2001
First Named Inventor	KENDALL, Errol
Art Unit	3695
Examiner Name	Thu Thao Havan
Attorney Docket Number	1986.002.00

Sheet	1	of	2
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U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	AA	5,987,434	11-16-1999	Libman	
	AB	5,291,398	03-01-1994	Hagan	
	AC	5,375,055	12-20-1994	Togher et al.	
	AD	5,704,045	12-20-1997	King et al.	
	AE	6,119,093	09-12-2000	Walker et al.	
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Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
	BA	KR 2000-0050079	08-05-2000	Daum Comm Corp		Abst
	BB	WO 91/20071	12-26-1991	Insmark Insurance Services		

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the application number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	CA	"Rate of Return on Differential Premiums for Selected Participating Life Insurance Contracts" by Phyllis Schiller Myers and S. Travis Pritchett. The Journal of Risk and Insurance, Vol. 50, No. 4 (Dec 1983), pp. 569-586.	
	CB	"The Rate of Return on Universal Life Insurance" by Antony C. Cherin and Robert C. Hutchins. The Journal of Risk and Insurance, Vol. 54, No. 4. (Dec. 1987), pp. 691-711.	
	CC	"Life Insurance Management Issues" by Stephen W. Forbes. The Journal of Risk and Insurance, Vol. 54, No. 3 (Sep. 1987), pp. 603-613.	
	CD	"Determinants of Universal Life Insurance Cash Values" by James M. Carson. The Journal of Risk and Insurance, Vol 63, No. 4, Symposium on Catastrophic Risk. (Dec. 1996), pp. 673-681.	
	CE	"Effects of Relationship Marketing on Satisfaction, Retention, and Prices in the Life Insurance Industry" by Lawrence A. Crosby and Nancy Stephens. Journal of Marketing Research, Vol. 24, No. 4 (Nov. 1987).	

Examiner Signature		Date Considered	
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DC:50632321.1

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Sheet	2	of	2	Attorney Docket Number	1986.002.00

	CF	"Classifying Financial Distress in the Life Insurance Industry," by Ran BarNiv and Robert A. Hershbarger. The Journal of Risk and Insurance, Vol. 57, No. 1 (Mar. 1990), pp. 110-136.	
	CG	Consumer Reports, Glasses; Life Insurance: Did Your Agent Lie To You?; August, 1993, pp. 525-539.	
	CH	Consumer Reports, Survival Guide to Supermarkets; September, 1993; pp. 555,595-603.	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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